
**DIRECTOR'S ORDER UNDER SECTION 157
OF THE *FAIR TRADING ACT*
TO
MILTON KASEKE,
COMPLETE DEBT SOLUTIONS,
AND ANY EMPLOYEE, REPRESENTATIVE, OR AGENT OF THE ABOVE**

This Director's Order was issued under s. 157(1) of the *Fair Trading Act* in response to, in the opinion of the Director, contraventions of the Act. As mandated by s. 157.1(1) of the *Fair Trading Act*, this Director's Order is part of the public record.

Albertans who have questions or concerns about this business are encouraged to contact the Service Alberta Consumer Contact Centre at 1-877-427-4088.

For more information on the *Fair Trading Act*, business licensing in Alberta or to search for a licensed business, please click here:

[Search for a Licensed Business, Charity or Fundraiser](#)

To view a tipsheet on this business licence category, please click here:

[Tipsheets](#)

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ALLEGATION

Service Alberta has investigated allegations related to breaches of the requirements of the *Fair Trading Act* and Collection and Debt Repayment Practices Regulation and found evidence that:

1. MILTON KASEKE and COMPLETE DEBT SOLUTIONS have solicited debt repayment clients in Alberta without the required Debt Repayment Agency Licence.
2. MILTON KASEKE and COMPLETE DEBT SOLUTIONS have made claims that misrepresent the performance and capability of the debt repayment services on offer.

Based on the available evidence, the Director has reached the opinion that MILTON KASEKE and COMPLETE DEBT SOLUTIONS have breached the *Fair Trading Act* and Collection and Debt Repayment Practices Regulation.

KEY LEGISLATION

The *Fair Trading Act* RSA 2000 Chapter F-2 states:

- s. 6 Without limiting subsections (2) and (3), the following are unfair practices if they are directed at one or more potential consumers:
- (a) a supplier's doing or saying anything that might reasonably deceive or mislead a consumer;
 - (x) a supplier's representation about the performance, capability or length of life of goods or services;

- (a) a supplier's doing or saying anything that might reasonably deceive or mislead a consumer;
- (x) a supplier's representation about the performance,

Collection and Debt Repayment Practices Regulation

s. 1 (g) "debt repayment agency" means a collection agency that carries on the activities of offering or undertaking to act for a debtor in Alberta in arrangements or negotiations with the debtor's creditors or receiving money from a debtor for distribution to the debtor's creditors in consideration of a fee, commission or other remuneration that is payable by the debtor;

s. 3 (3) No person may carry on the activities of a debt repayment agency described in in section 1 (b)(ii) unless the person holds a debt repayment agency licence.

Analysis

The analysis is based on the above facts and on information gathered during the investigation. You provided no representations in response to the proposal.

1. In your statement to the investigator, you stated that Complete Debt Solutions has had no clients and has never received money from consumers, despite having registered the company in 2012 as a debt settlement and debt negotiation service.
2. The Complete Debt Solutions website is active and soliciting debtors for debt settlement and debt negotiation services, including a local contact for potential Alberta clients, including through alternate business names like Calgary Credit Solutions and via Facebook posts specifically targeting Edmonton.
3. The Complete Debt Solutions website makes a range of claims about the nature, quality, and success of the services offered by the company, none of which appear to be supported by your statements or the available evidence.
4. Complete Debt Solutions is not licensed and has not applied for a licence as a debt repayment agency in Alberta.
5. In a review of licensing information, the investigator determined that you had previously been licensed for brief periods as a collector in Alberta by several collection agencies. In all cases, on the applications, you indicated that you had not previously been licensed as a collector or debt repayment agent, which is contradicted by the fact that you had been previously licensed, both in Alberta and in Ontario.

Given the circumstances, it seems unlikely that Complete Debt Solutions would maintain a website and public contact information yet not engage in any of the activities advertised.

Moreover, your statement to the investigator is directly contradicted by statements on the Complete Debt Solutions website to the effect of "One of Canada's leading debt relief, budgeting and credit rebuilding company", "We help hundreds of people every month, just like you" and "Our record of success is indisputable." These statements appear to actively misrepresent the nature and success of your business to potential consumers.

s. 111 No person may carry on the activities of a collection agency unless the person is the holder of a collection agency licence issued under this Act.

The Collection and Debt Repayment Practices Regulation 194/1999 states:

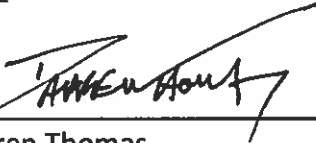
s. 3 ((3) No person may carry on the activities of a debt repayment agency described in section 1 (b)(ii) unless the person holds a debt repayment agency licence.

ORDER

- **MILTON KASEKE and COMPLETE DEBT SOLUTIONS, individually or through any employee, representative or agent, must not engage in debt repayment agency activities in Alberta until a debt repayment agency licence has been secured.**
- **MILTON KASEKE and COMPLETE DEBT SOLUTIONS, individually or through any employee, representative or agent, must immediately cease engaging in misrepresentations of the performance and capability of COMPLETE DEBT SOLUTIONS to provide debt repayment services.**

NON COMPLIANCE WITH ORDER

ANY PERSON WHO FAILS TO COMPLY WITH AN ORDER OF THE DIRECTOR UNDER SECTION 157 OF THE FAIR TRADING ACT CONTRAVENES THIS ACT AND IS GUILTY OF AN OFFENCE AND MAY BE PROSECUTED PURSUANT TO SECTION 163 OF THE FAIR TRADING ACT.



Darren Thomas
Director of Fair Trading (as delegated)

March 21, 2016